

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:) Case No. 18-21729 CMB
Kerry Patrick Seifen and)
Luann Ellen Seifen,) Chapter 13
Debtors,)
Kerry Patrick Seifen and) Related to: Document No. 73
Luann Ellen Seifen,)
Movants,) ENTERED BY DEFAULT
vs.)
Shellpoint Mortgage Servicing,)
Respondent.)

ORDER OF COURT

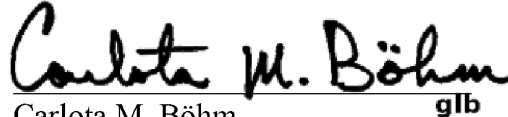
AND NOW, this 9th day of July, 2019, on motion of the Debtors, it is hereby **ORDERED** that the Loan Modification Agreement between Shellpoint Mortgage Servicing and the Debtors is approved with the following material terms:

- A. **New Principal Balance:** The new principal balance now owed with respect to the Loan shall be \$137,914.51 (the "New Principal Balance"). \$24,514.51 of the New Principal Balance is the Deferred Principal Balance. **\$113,400.00 shall be referred to as the Interest Bearing Principal Balance.** The principal balance of \$49,190.68, and any deferred principal balance will remain unpaid at the time of the maturity date.
- B. **Interest Rate:** The Debtors promise to pay the **Interest Bearing Principal Balance** plus interest. From the Effective Date of this Agreement, interest will be charged on the unpaid the **Interest Bearing Principal Balance** at an annual rate equal to 4.5% for the life of Debtors' modified account.
- C. **Down Payment:** There is no down payment required for this modification.
- D. **New Monthly Payment:** The new **total** monthly payment amount will be \$736.16. The itemized breakdown of the total monthly payment is as follows:
 - i. Principal and Interest portion of payment = \$509.80.
 - ii. Tax and Insurance portion of payment = \$226.36.
- E. **Payment Term:** The first New Monthly Payment will be due on July 1, 2019, with all of the subsequent New Monthly Payments due on the first day of each month following this date and continuing until the maturity date on June 1, 2049.

IT IS ORDERED, that all other terms of the Loan Modification Agreement are approved;

IT IS ORDERED, that the executed Home Affordable Loan Modification Agreement is approved.

By the Court,

Handwritten signature of Carlota M. Böhm in black ink.

Carlota M. Böhm ^{glb}
Chief United States Bankruptcy Judge

FILED
7/9/19 4:37 pm
CLERK
U.S. BANKRUPTCY
COURT - WDP

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
Western District of Pennsylvania

In re:
Kerry Patrick Seifen
Luann Ellen Seifen
Debtors

Case No. 18-21729-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: gamr
Form ID: pdf900

Page 1 of 1
Total Noticed: 2

Date Rcvd: Jul 09, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 11, 2019.

db/jdb +Kerry Patrick Seifen, Luann Ellen Seifen, 124 S. Jefferson Avenue,
Canonsburg, PA 15317-1505
14824367 +Shellpoint Mortgage Servicing, 55 Beattie Place, Suite 110, Greenville, SC 29601-5115

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 11, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 9, 2019 at the address(es) listed below:

David Z. Valencik on behalf of Debtor Kerry Patrick Seifen dvalencik@c-vlaw.com,
cvlaw.ecf.dvalencik@gmail.com; aheath@c-vlaw.com; kmosur@c-vlaw.com; bhassain@c-vlaw.com; ssimmons@c-vlaw.com; mpeduto@c-vlaw.com
David Z. Valencik on behalf of Joint Debtor Luann Ellen Seifen dvalencik@c-vlaw.com,
cvlaw.ecf.dvalencik@gmail.com; aheath@c-vlaw.com; kmosur@c-vlaw.com; bhassain@c-vlaw.com; ssimmons@c-vlaw.com; mpeduto@c-vlaw.com
James Warmbrodt on behalf of Creditor Shellpoint Mortgage Servicing as servicer for
Wilmington Savings Fund Society, FSB, doing business as Christiana Trust, not in its individual
capacity, but solely as trustee for BCAT 2014-4TT bkgroup@kmlawgroup.com
Jeffrey R. Hunt on behalf of Creditor Borough of Canonsburg jhunt@grblaw.com,
cnoroski@grblaw.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 6